

FILED  
7/17/25 2:42 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	)	
	)	<b>Case No. 24-20399-JAD</b>
<b>Nathan T. Shank,</b>	)	
	)	<b>Chapter 13</b>
	)	
<b>Debtor.</b>	)	Doc. # 26
	)	
	X	

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated February 21, 2024
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$984.00 per month to \$1,078.00 per month, effective August 2025; and/or the Plan term shall be changed from 36 months to 60 months.


- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The following language is to be added to the plan:
  - Lakeview Loan Servicing Claim No. 6 to govern
  - Lakeview Loan Servicing Claim No. 6: PPFN filed 8/27/24 to be paid unless a timely objection is filed and sustained
  - The pool to unsecured creditors is revised to \$750.39 (100%)

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 17th day of July, 2025

  
jsf  
United States Bankruptcy Judge  
Jeffery A. Deller

Stipulated by:

/s/ Dennis J. Spyra, Esq.  
Counsel to Debtor

Stipulated by:

/s/ Jim Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Nathan T. Shank  
Debtor

Case No. 24-20399-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 17, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Nathan T. Shank, P.O. Box 52, Fredericktown, PA 15333-0052
15687403	Jennifer L. Shank, 107 Lawrence Avenue, Fredericktown, PA 15333
15689301	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
15687412	+ Verizon, P.o. Box 15055, Wilmington, DE 19850-5055

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15702844	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2025 00:28:09	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15687402	+ Email/Text: ally@ebn.phinsolutions.com	Jul 18 2025 00:20:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15687404	^ MEBN	Jul 18 2025 00:10:21	KML Law Group, P.C., Geraldine M. Linn, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15692875	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 00:28:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15687405	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 18 2025 00:21:00	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15687406	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 00:28:31	Lynv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15687407	+ Email/Text: bankruptcy@marinerfinance.com	Jul 18 2025 00:21:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15687408	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2025 00:21:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15687409	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2025 00:28:49	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15692831	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 00:28:13	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15696874	Email/Text: legalservices12@snaponcredit.com	Jul 18 2025 00:21:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
15687411	^ MEBN	Jul 18 2025 00:10:27	Snap-on Credit, Attn: Bankruptcy, 2801 80th Street, Kenosha, WI 53143-5656

District/off: 0315-2

User: auto

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Date Rcvd: Jul 17, 2025

Form ID: pdf900

Total Noticed: 16

TOTAL: 12

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Resurgent Receivables, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15713599	*+	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15687410	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Nathan T. Shank dennis@spyralawoffice.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4